

Social Capital among those experiencing housing hardship

Thesis

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Abstract

Housing hardship is a common trend experienced by many individuals across the United States. Housing hardship could include struggling to pay rent or mortgage bills due to rising housing costs, moving in with family and friends, living in a car, or living with government support through subsidized housing or vouchers (Desmond & Kimbro, 2015). The instability that comes with housing hardships can be greatly impacted- both positively and negatively by social capital. Social capital refers to the resources that are available through social networks and relationships based on trust, shared norms, and reciprocity” (Curley, 2010). In this study, I explored differences in social capital for individuals who are experiencing housing hardships compared to those who are not. I also examined correlates of social capital for aiming to see what predicts higher social capital for those with housing hardships. I used the Fragile Families and Child Wellbeing Study, a longitudinal birth cohort study of approximately 5,000 families, I conducted a series of linear regressions to analyze these relationships. I analyzed specific sets of data from the study and compare the outcomes of those with housing hardship and those without to be able to analyze different levels of social capital between the groups. Among the individuals who participated in the study, 14.4% receive subsidized housing from the government but many more participants have other housing hardships. There is a shortage of information regarding social capital and how it can be utilized by individuals to better their current situations. This study will continue to push for more research in social capital, how it can come about, and the benefits or disadvantages it can have on some of the nations most vulnerable individuals.

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Chapter 1: Introduction

The number of individuals experiencing housing hardship within the United States has increased during the past decades (Clark, 2016). Poor renting families are currently in the worst affordable housing crisis for the past several generations (Desmond & Kimbrow, 2015).

Previously housing was in the middle of the poverty discussion, as housing programs became the focus of developing urban life in the nineteenth and twentieth centuries (Desmond & Kimbrow, 2015). Around twenty years ago, the National Low Income Housing Coalition found that 750,000 Americans were homeless on any given night, and between 1.3 to 2 million Americans experienced homelessness over a twelve-month period (Clark, 2016). In the beginning of 2015, the National Alliance to end Homelessness had reports that nearly 565,000 Americans were homeless (Clark, 2016). Although there has been a 9% decrease in homelessness from 2013, there has been a 52% increase in at risk households for homelessness (Clark, 2016). There are approximately seven million households in the United States currently doubled up with family and friends, meaning more than one family is living within the same home (Clark, 2016). Many families are currently burdened with paying an excess of over 50% of their incomes on housing which impacted around 6.5 million households in 2014, which is over a 28% increase since 2007 (Clark, 2016).

In the United States today, there is a dearth of affordable housing (Clark, 2016). Affordable housing is referred to “the provision of adequate housing in high-cost cities for low- and moderate- income persons and the overlapping concern for fair housing for families of all races and backgrounds” (Eagle, p. 305, 2017). In the beginning of 2015, the national homeownership rate was at 63.7%, which is the lowest it has been since 1993 (Clark, 2016). Since homeownership has decreased, the number of households looking for rental housing has

increased (Clark, 2016). There have been many new additions to the supply of multi-family housing units in the United States, but not enough to keep up with the changes (Clark, 2016). National vacancy rates are currently around 7.6% which is the lowest vacancy rate in over twenty years (Clark, 2016).

In relation to housing hardship, this study is set to examine social capital and the effects it can have on those who are experiencing or not experiencing housing hardships. Social capital is a complex concept focused on understanding both cultural and social systems of value (Bhandari & Yasunobu, 2009). The concept is being utilized to understand and better explain different social and economic outcomes (Bhandari & Yasunobu, 2009). Social capital is a broadly defined idea but is related to “the notion of trusts, norms, and informal networks and it believes that social relations are valuable resources” (Bhandari & Yasunobu, p. 486, 2009). Through examining social capital among those experiencing housing hardship, we can increase knowledge about how to support these individuals.

This study seeks to find what factors including living with a partner, receiving public benefits, race, having less than a high school diploma, having a high school diploma or more schooling, having mental health problems, having alcohol and drug abuse problems, and income either raise or lower individual’s social capital. By understanding the factors and their levels of social capital this study then compares them to those experiencing housing hardship and those who are not to create a better understanding of how social capital helps, and may not help those who are experiencing hardship. If we have a better understanding of what helps better the lives of those experiencing housing hardship, we would be able to better inform the public and create new ideas on how to assist those experiencing housing hardship in the United States.

Chapter 2: Literature Review

Housing Hardships

Poverty is a topic widely discussed throughout America, in terms of how it can be combatted and what factors contribute to it (Desmond & Kimbrow, 2015). The topic of housing is often forgotten in the conversation in relation to how it only deepens poverty further (Desmond & Kimbrow, 2015). In the last decade, the amount of United States renter households increased from 31% to 37%, accounting for 23 million individuals (Hsu, 2016). This has been the largest gain in renter households within any other 10-year period in the country (Hsu, 2016). The increase in renting households has put homeownership at a twenty-year low and the fall off in homeownership has been widespread between all age groups (Ericson, 2015). Since poor renting families are spending over half of their income on housing (Desmond & Kimbrow, 2015), the burden of paying for housing and all other life expenses makes those who are poor even poorer. In total about 84% of renters who had yearly incomes below the full time minimum wage of \$15,000 were spending over 30% of their income on housing (Hsu, 2016). For those who are spending over 50% of their income on housing those households are more likely to be single parent homes or minorities (Hsu, 2016). The households who pay over 50% of their income on housing typically spend 38% less on food, 55% less on healthcare, and 45% less on retirement savings (Hsu, 2016).

Within the United States, at least two out of five renters in each state cannot afford the market-level rent prices for two- bedroom apartments (Dreier, 1997). Out of all fifty states, at least fifteen states have market rents are at currently priced at higher cost than over half of the renting households in that state can afford (Dreier, 1997). Low income mothers and children are at a very high risk for eviction, as 1 in 11 mothers interviewed in 1997 had reported they had

been evicted at least once within the past two years (Desmond & Kimbrow, 2015). If these numbers were to be converted and representative of the whole population, then “1.3 million American children whose mothers relied on welfare were evicted over a two-year period” (Desmond & Kimbrow, p. 298, 2015). About 550,000 individuals were homeless on any given night in the United States in 2016 (Katz, 2017). Of that number about 32% of individuals did not have shelter and 35% of those on the streets had children (Katz, 2017). The need for emergency shelter services have increased by about twenty percent each year within the last decade (Dreier, 1997). Although many factors contribute to individuals becoming homeless, one of the largest reasons is metropolitan gentrification leading to a loss of affordable housing as well as the fluctuation of funding that goes into the United States Department of Housing and Urban Development. (Katz, 2017). Along with less affordable housing and less funding, the incomes of those who are poor have fallen or flat lined in recent years (Desmond, Kimbrow, 2015). Although homelessness is the most severe form of housing hardship, along with the 550,000 individuals who are homeless there are millions of other families within the United States who have a home but struggle every month to keep up with the rising costs of living (Katz, 2017).

The National Housing Act of 1937 established America’s public housing system and the idea that renters should pay no more than 30% of their income on housing. Until 1980, the Department of Housing and Urban Development had the second highest budget behind the Department of Defense (Desmond & Kimbro, 2015). Between 1981 and 1986 around 161,000 new households were able to receive new subsidies for housing, while between 1995 and 2007 less than 3,000 new families received assistance (Desmond & Kimbro, 2015). Projects the United States Department of Housing and Urban Development have been working on have decreased, as the proposed budget for the department in 2018 is \$40.7 billion dollars, \$3 billion

less than in 2010 (Katz, 2017). After shifts in government funding and policy, between 1991 and 2013, renters paying over half of their income on housing costs increased from 21% up to 30% where Hispanic and African American families were much more widely impacted by the trend (Desmond, 2015). The housing subsidies set in place by the United States government disproportionately affect the affluent, when Americans typically think of housing assistance for the poor when speaking of housing subsidies (Dreier, 1997). Homeowners are able to deduct mortgage income payments from their income taxes which helps those who are the wealthiest and reside in the most expensive homes (Dreier, 1997). Over half of the homeowner subsidy goes to the riches 5.6% of taxpayers within the United States (Dreier, 1997).

Today, almost all poor renting families spend at minimum half of their income on housing costs while over 25% of a million families will pay over 70% of their income “almost a quarter-representing a million families dedicate over 70 percent of their income to pay rent and keep the lights on” (Desmond, 2015). Many families have found themselves paying over half of their income on rent due to the soaring price of rent and utilities, the fallen or flat lined incomes of the poor, and federal assistance programs who do not correctly fill their role of being safety nets.

Having low income families in substandard homes due to the lack of affordable housing in urban areas leads to negative health outcomes (Desmond & Kimbro, 2015) and a lack of psychological stability for many families (Desmond & Kimbro, 2015). When families do not have a connection to their home or community, their social capital is negatively affected due to the lack of connection with the area they live in and those who live around them (Desmond & Kimbro, 2015). Not only are mothers and children living within instable housing conditions, living through eviction and the impact it will have on individuals is a topic that has barely been

studied (Desmond & Kimbro, 2015). Eviction has been shown to lead to more material hardship, more mental health issues, and more parenting stress which negatively impacts the children (Desmond & Kimbro, 2015). With housing comes stability, which means mothers are able to focus on bettering themselves and the lives of their children. As long as the mothers have a home for their children to live in and are not moving from house to house, they will be in a better position to also find better housing through potential employment or connections to other community resources which would also raise their social capital.

Social Capital

The concept of safety nets, and having other means of support during times of need, are imperative to an individual or family's ability to succeed in other areas of their lives. The concept of social capital can be defined as "the resources that are available through social networks and relationships based on trust, shared norms, and reciprocity" (Curley, p. 79, 2010). The social component of social capital refers to both the trust and cohesion that is present in these relationships. The capital component is harder to conceptualize but can be described as being developed as a byproduct of relationship building. The most important characteristic of social capital is the bonding of relationships (Brisson & Usher, 2007). The idea of social capital has recently emerged to highlight the resources that "can both depend on and enhance our economic and human capital" (Curley, p. 80, 2010).

Social capital is not equal across neighborhoods, as resources within a high-poverty neighborhood may look very different than resources within a more well-off neighborhood. For many, their neighborhood is a place to form social ties and the location in which someone lives can completely shape these networks (Curley, 2010). It is possible, however, for those who are poor to be considered rich in social capital through "informal arrangements for mutual aid and

the mobilization of collective labors” (Greenbaum, p. 205, 2008). Social capital is vital for individuals who may not have all the monetary resources but who are rich in resources through friends and family members. Social capital highlights the importance of human connection and interaction and how it can have an impact on those who are struggling to make ends meet with monetary funds and tangible resources.

Low income women have strongly utilized network-based strategies, which include help from friends, family, boyfriends, and fathers of their children (Hefflin, London, & Scott, 2011). Among the women interviewed, 77% of women receiving welfare benefits agreed and 82% of women working agreed that utilizing network strategies were the most effective supports when trying to survive (Hefflin, London, & Scott, 2011). Agency-based strategies, which include help from churches or private charities, were the lowest preferred methods of support for the mothers (Hefflin, London, & Scott, 2011). Only 31% of the women receiving welfare and 22% of the working mothers reported using help from agencies such as churches and private charities (Hefflin, London, & Scott, 2011). Women in one study reported three strategies for minimizing hardships for their families: social program participation, reliance on personal networks of family and friends, and individual strategies (Hefflin, London, & Scott, 2011).

Using programs, personal networks, and individual strategies are all linked to the idea of social capital and using available resources in order to better one’s life (Hefflin, London, & Scott, 2011). It is important to note that many mothers and families utilize the social capital around them without realizing what they are doing as a means to survive. This research study focuses on how private and public social supports are used by families in need and what factors impact their effectiveness. This study is expanding the way we know how individuals utilize

social capital by breaking down different variables in individuals lives and seeing how they impact, or do not impact, their levels of social capital.

Partner involvement and social capital

There are multiple predictors that add to or diminish an individual's social capital including housing hardships, one or two parent homes, and receiving public benefits. Fathers play an important role in family dynamic, financial support, and emotional support. In the United States in 1999, 33% of all children born were born out of wedlock (Castillo & Fenzl-Crossman, 2010). For Blacks, 69% of children are born out of wedlock as compared to 26% for Whites (Castillo & Fenzl-Crossman, 2010).

In single parent homes, families on average are more impoverished (Bianchi, 1994). What is unique is in cohabiter parent homes partners are not legally bound to contribute to the income of the home but they act on their symbolic commitments to their partner (McClain & Brown, 2017). Cohabiting parents who live together at the birth of a child are on the same trajectory of support as stably married families at the birth of a child (McClain & Brown, 2017). The only group who experiences a decline in in relationship support are those who are cohabiting at birth and then separate later on (McClain & Brown, 2017). When a father or a father figure is more involved in co-parenting and contributing to the home, there is a smaller decline in relationship quality among women (McClain & Brown, 2017) leaving them with higher levels of support and social capital to utilize when needed.

The current study

The ecological perspective will be used when analyzing the research in this current study. The ecological perspective encompasses psychological theories such as defense and coping and social networks (Wakefield, 1996). This perspective also looks at the fit of person in

environment which is a concept this study has set out to examine. The ecological environment is made up of a set of nested structures and the inner most structure is the developing person (Bronfenbrenner, 1979). The environment is then to be looked at through a lens of different settings and the relations they have within the individual (Bronfenbrenner, 1979). After analyzing how an individual relates to their multiple environments one is to understand how the person's development is affected by events occurring in the different settings of their life (Bronfenbrenner, 1979). Looking at the relationships individuals have with their social networks such as family, friends, and neighbors within their current housing situation will help to examine the causalities of how the environment an individual is in while examining their available resources influences their opportunities and decision making.

Current literature is lacking full information on the relationship between the differences in social capital for those who are and those who are not experiencing housing hardships. I have explored differences in social capital by studying variables such as living with a partner, receiving public benefits, race, education levels, mental health problems, alcohol and drug abuse problems, and income. I am filling in gaps of research by looking to see what predicts higher social capital for those with housing hardships. The literature that already exists does not combine the two ideas of social capital and housing hardship to better understand the importance of social capital and the differences it can make for those who are and are not experiencing housing hardships.

Since having social and community support are often ways individuals find support when experiencing housing hardships, this study has set objectives in order to better understand the way individuals cope with housing instabilities. The specific aims of the project include (1) how is social capital different for those with and without housing hardships and (2) what predicts

higher social capital for those with housing hardships. Since social capital incorporates social cohesion, trust, and social networks it is vital to be able to assess all realms that build into the idea of social capital and how they can relate back to housing hardship.

Chapter 3: Methodology

Research Design

The current study used secondary data from the Fragile Families and Child Wellbeing Study, a longitudinal birth cohort study of approximately 5,000 families in 20 cities across the United States run by Princeton University and Columbia University. Baseline data collection ranged from 1998-2000, following baseline data came follow-up interviews when the children reached the ages of one, three, five, and nine years old. The author focused on year three interviews. The year three interviews consisted of 12 sections with topics that include family characteristics, child wellbeing and mothering, father-child relationship, mother's relationship with father, current partner, demographics, mother's family background and support, environment and programs, health and health behavior, religion, education and employment, and income. The questions were asked in a survey format, with yes or no questions, some multiple choice, and some fill in the blank. The author assessed the following aims:

1. Does social capital differ for those experiencing housing hardship compared to those who are not?
2. What factors are associated with social capital for those with housing hardships?

Sample

The overall sample includes 4,898 mothers. Since the Fragile Families and Child Wellbeing study is a longitudinal birth study, some mothers did not submit the questionnaire with the year 3 data wave. This affected the final number, so I limited the sample to those who had complete data on all study variables (N=2,743). For the second research question, I limited the sample to those who had experienced housing hardships (N=426).

Measures

Housing Hardship

Participants were asked “In the past 12 months, did you do any of the following because there wasn’t enough money?.” Participants had to answer “yes” or “no” to the following options “(In the past 12 months,) “Did you not pay the full amount of rent or mortgage payments?” “Were you evicted from your home or apartment for not paying the rent or mortgage?” “Did you move in with other people even for a little while because of financial problems,” “Did you stay at a shelter, in an abandoned building, an automobile or any other place not meant for regular housing even for one night?” The author combined the variables of not paying rent, getting evicted, moving in with friends, and living in an abandoned building or car to get create the dichotomous variable of “Has at least one housing hardship” (1=yes, 0=no).

Education

Participants were asked “What program or schooling have you completed?” and were told to circle all that applied. Participants chose “regular high school” and filled in the last grade they completed, they chose “junior/community college (2-year)” or “college (4-year).” Each variable was dichotomized (1=yes, 0=no) and more than high school was used as the comparison group. Educational information is important to gather as it can lead to gaps in income and financial status among those in society.

Behavioral Health

Assessing mental health and drug abuse problems is vital to understanding the added hardships families must deal with. Mental health and drug abuse problems can lead to instability and added struggles to everything else these families have going on. Composite International Diagnostic Interview (CIDI) which was developed by the World Health Organization (WHO). It was used “for assessing mental disorders according to the definitions of ICD-10 and DSM-IV”

(Gigantesco & Morosini, 2008). Participants were to complete a questionnaire in order to determine if they could be diagnosed with major depression, generalized anxiety disorder, agoraphobia, panic attacks, alcohol dependence, eating disorders, drug dependence, obsessive disorder, compulsive disorders, and psychotic disorders. The variables were created to be dichotomous and used to gauge if there is a relationship between having behavioral health problems and experiencing housing hardship.

To gauge the participants drug use, they were asked “The next questions are about your use of drugs on your own. By “on your own,” we mean either without a doctor’s prescription, in larger amounts than prescribed, or for a longer period than prescribed. With this definition in mind, did you use any of these drugs on your own during the past 12 months?”. Participants were given the option to answer “yes” or “no” to the following options, sedatives, including barbiturates or sleeping pills on your own? tranquilizers or “nerve” pills on your own?, amphetamines or other stimulants on your own?, analgesics or other painkillers on your own?, inhalants that you sniff or breathe to get high or to feel good?, marijuana or hashish?, cocaine or crack or free base?, LSD or other hallucinogens?, heroin?. This variable was used as a dichotomous variable in order to see if alcohol or drug abuse problems impacted those who were experiencing housing hardship.

Public Assistance

In order to gauge other forms of supports the families are receiving, the survey was set to ask about government assistance and if the families are utilizing other resources. Participants were asked “Have you ever received welfare or Temporary Assistance for Needy Families?” with the options to choose “yes” or “no” as responses. Another question asked “Have you or your child received Supplemental Security Income (SSI) in the past 12 months?” with the

options to select “yes” or “no.” Survey participants were also asked “has respondent received food stamps in the past 12 months?” with the option to answer “yes” or “no.” In order to assess if any scope of public benefits were used by participants, they answered “Did you apply for welfare in the past 12 months?” with the options to answer “Yes, applied” or “No, did not apply (or did not finish).” If the participants applied, they were asked “What happened with the application? Was it turned down, did you get the benefits, or are you still waiting to hear?” and had to circle one of the following answer choices, “turned down, received benefits, still waiting to hear, don’t know, or refused.” The dichotomous variable was used to create one category related to public assistance in order to compare the factors of social capital and how they are linked to those who are experiencing housing hardship. I was looking to examine how those receiving public benefits fared in relation to experiencing or not experiencing housing hardship.

Living with a Partner

To better understand the participants’ living situations, they were asked “Do you and current partner live together most of the time?” with the options to choose “yes” or no.” This variable was used to better understand the relationship that living with a partner has in relation to those experiencing housing hardship. I was looking to find if living with a partner decreases one’s chances of experiencing housing hardship.

Social Capital

This section of the survey focused on asking participants what types of social capital they felt like they had. The first item asked participants if they had received financial support from anyone other than the father over the past 12 months. Questions about loans were “If you needed help during the next year, could you count on someone to loan you \$200? What about \$1,000?”. Participants were presented the options of “yes” or “no” to answer the two questions.

Participants were also asked “Is there someone you could count on to provide you with a place to live?” and they were given the answer options of “yes” or “no.” To assess the strength of relationships the participants had, they were asked “(Is there someone you could count on to) help you with emergency child care?” and they had the choice to answer “yes” or “no.” To assess financial support systems participants were asked “(Is there someone you could count on to) co-sign for a bank loan with you for \$1,000?” and they were able to choose “yes” or “no” with a follow up question asking “What about co-signing for \$5,000?” and the choices again were “yes” or “no.” This variable was used to predict the levels of social capital among those experiencing housing hardship. Depending on how the mothers answered the specific questions I used to create this dichotomous variable depended on their level of social capital within the study.

Data Analysis

I conducted a Mann-Whitney U test to assess whether there were statistically significant differences in the level of social capital between those experiencing housing hardship and those who were not. A Mann-Whitney U test is used to assess mean differences in dichotomous variables. Linear regression was used to examine the correlates of social capital among the full sample and among those who were experiencing housing hardship. I found that living with a partner and income predict higher social capital for those with housing hardships SPSS version 24 (IBM Corp. Released 2015. IBM SPSS Statistics for Macintosh, Version 24. Armonk, NY: IBM Corp.) was used to conduct all analyses.

Chapter 4: Results

Table 1: Descriptive Statistics

Variable	Mean (SD) or Percent
<i>Housing Hardships</i>	
Didn't pay rent	10.79%
Got evicted	1.2%
Moved in with friends	23.71%
Lived in abandoned building or car	9.69%
Has at least one housing hardship	36.22%
<i>Demographics</i>	
Female	100%
Black	41.67%
Hispanic	27.45%
White	26.36%
Other	4.19%
Live with a partner	45.92%
Income	44,532.60 (49,769.24)
Less than HS diploma	46.02%
HS diploma	43.52%
More than HS diploma	49.66%
<i>Behavioral Health</i>	
Mental health problems	38.49%
Alcohol/ drug abuse problems	6.02%
<i>Public Assistance</i>	
Housing subsidy	26.42%
Received TANF	46.04%
Received SSI	16.83%
Received Child Care Subsidy	34.04%
Received food stamps	41.22%
Received public benefits	49.89%
<i>Social Capital</i>	
Financial support	42.21%
Cosign a loan of \$200	33.65%
Cosign a loan of \$1000	49.14%
Be given a place to live	35.08%
Emergency child care	30.75%
Cosign bank loan \$1000	47.48%
Cosign bank loan \$5000	26.78%

Descriptive Statistics

As shown in Table 1, the sample was majority black participants (41.67%), then Hispanic participants (27.45%), white participants (26.36%), and other (4.19%). All participants were female and they were all mothers. The following table represents the descriptive statistics that were tested for this work. Among the sample, 36.22% of those surveyed had at least one housing

hardship. A majority of those who were experiencing hardships moved in with friends (23.71%), while 10.79% of participants did not pay rent, 9.69% lived in abandoned buildings or cars, and 1.2% were evicted from their homes. The author combined the variables of not paying rent, getting evicted, moving in with friends, and living in an abandoned building or car to get create the dichotomous variable of “Has at least one housing hardship.”

The spread between educational attainment was almost evenly spread throughout the sample. 46.02% of the sample had less than a high school diploma, 43.52% of the same had a high school diploma, while 49.66% of the sample had more than a high school diploma. 38.49% of the participants surveyed had mental health problems and 6.02% of the participants had alcohol or drug abuse problems which were also found using the CIDI alcohol and drug dependence scales.

Public assistance in some shape or form was used by about half of the surveyed group. 26.42% received a housing subsidy from the government. 46.04% received Temporary Assistance for Needy Families (TANF), 34.04% had child care subsidies, 41.22% had food stamps, 16.83% received Social Security Income (SSI) and 49.89% of the sample had received some type of public benefits and 45.92% lived with their partner. Of the 426 mothers in the study who were experiencing some type of housing hardship, which made up 36.22% of the women in the study, less then 1% of them were living in section 8 housing or on a government subsidy

In regards to social capital, 42.21% had financial support, 33.65% of participants had someone that could cosign a loan of \$200 and 49.14% had someone that would be able to cosign a loan for \$1000. 47.48% had someone who would be able to cosign a bank loan of \$1000 while 26.78% would have someone able to cosign a bank loan for \$5000. In terms of supportive help, 35.08% of participants could be given a place to live and 30.75% would have someone to help in

an emergency child care situation. The average income of those surveyed ranged between \$44,532.60 and \$49,769.24.

Table 2: Mann-Whitney U Test Assessing Differences in Social Capital between the Housing Hardship and No Housing Hardship Group

Group	Mean (SD)
No Housing Hardship	0.68(0.26)*
Housing Hardship	0.52(0.29)*

*p<0.05

Because social capital is a dichotomous variable, the author was not able to use a t-test to assess the differences between the “housing hardship” and “no housing hardship” groups on social capital. The Mann-Whitney U Test was used because it can determine if two independent samples selected from populations can have the same distribution.

Table 3: Linear Regression Predicting Social Capital Among Full Sample (N=2,743)

Variable	Coefficient (Standard Error)	Significance
Live with partner	.034 (.011)	.002*
Receive public benefits	-.072 (.011)	.000*
Black	-.081 (.013)	.000
Other race (not white, black, Hispanic)	-.080 (.013)	.000
Hispanic	-.069 (.014)	.000
Less than high school	-.084 (.012)	.000*
High school	-.032 (.012)	.000
Mental health problems	-.068 (.012)	.000
Alcohol or drug abuse problems	-.004 (.078)	.955
Income	.000 (.000)	.000*

Table 3 shows the results of a linear regression examining factors associated with social capital among the full sample. The findings show that among the whole sample living with a partner is associated with increased one’s social capital as compared to not living with a partner. Receiving public benefits and having mental health problems was associated with lower social capital. Being Black, Hispanic, or another race was associated with lower social capital

compared to being White. Having less than a high school diploma or a high school diploma was associated with lower social capital as compared to having a degree above high school.

Table 4: Linear Regression Predicting Social Capital Among Mothers Experiencing Housing Hardship (N=426)

Model	Coefficient (Standard Error)
Constant	0.59 (0.05)*
Live With Partner	0.07 (0.03)*
Receive Public Benefits	-0.10 (.03)*
Black	-0.07 (0.04)
Other race (not white, black, Hispanic)	-0.04 (0.07)
Hispanic	-0.5 (0.04)
Less than High School	-0.07 (0.03)*
High School	-0.03 (0.03)
Mental Health Problems	-0.04 (0.3)
Alcohol or Drug Abuse Problems	0.15 (0.16)
Income	2.08 (.00)*

Table 4 shows the results of the linear regression predicting what variables impact mothers who are already experiencing housing hardship. The only variables the author found to be significant from this table include living with a partner, receiving public benefits, having less than a high school diploma, and income. Living with a partner was found to increase social capital as well as having a higher income. Both receiving public benefits and having less than a high school diploma were found to decrease one's social capital.

Chapter 5: Discussion

The study sought to understand the differences in social capital for individuals who are experiencing housing hardships while compared to those who are not experiencing housing hardships. My goal is to uncover what predicts social capital. There is a shortage of information regarding social capital and how it can be utilized by individuals to better their current situations. This study aims to push for more research in social capital and the benefits or disadvantages it can have on some of the nations most vulnerable individuals.

This study showed that the rates of social capital vary between those who experience housing hardships and those who do not. Those who were not experiencing housing hardship had higher levels of social capital compared to those who were experiencing housing hardship. Living with a partner was associated with higher levels of social capital. This is likely due to having another individual living in the home and having more support networks from the partner. Having less than a high school education was also associated with lower social capital since the networks individual's rely on are connected to their socioeconomic status. Those with below a high school diploma are more disadvantaged since them and their social networks are typically at the lowest end of the low income groups within America (Comer, 2015). Receiving public benefits were associated with lower social capital which may be because receipt of public benefits may decrease the need for informal support from friends and family, thus creating a substitution effect. Income also raises one's social capital because with a higher income comes more opportunity.

The finding that income is related to higher levels of social capital may be because money is what drives opportunity and success in a capitalist society. With money brings social supports from individuals who are likely also be from a higher socioeconomic. With income

comes resources, and with resources come opportunities. Having less than a high school diploma means those in one's social circle likely also do not have a high school diploma which could mean they are also struggling for resources and support. Social circles are often made up of the people who are on the same level as that individual (Bas, Rense, Frank, & Ellison, 2017) so if someone is lacking resources and income their closest friends and family are most likely lacking as well. The relationships among variables are for the most part the relationships I thought I would find.

Learning that public benefits are associated with lower social capital was the only finding I found to be surprising. I originally thought public benefits would increase one's social capital because they are receiving additional support that they did not have before. After analyzing that public benefits decrease one's social capital I now understand that qualifying for benefits already places one at a lower level, but also welfare in the United States does not act as the safety net it was originally intended to be. The welfare systems should be examined and potentially be adjusted to better support those who are in need of government assistance. This information is very useful to take note of, and should be looked at more in depth by those who are interested in learning about welfare but also by law makers and policy makers who often make huge decisions for groups of people they have never met or they do not know anything about.

Overall, my findings connect with the current literature that proves poverty, along with housing hardship, is still a pressing issue in the United States and needs to be addressed. I found those who are experiencing housing hardship have lower levels of social capital which is concurrent with the findings within the literature. Current United States housing policy disproportionately helps the wealthy compared the lower-income people. Households with incomes over \$65,000 receive more benefits from current housing policies than those who make

less than \$20,000, as they receive less than 1% of the \$600 million dollars allotted in benefits for income tax deductions (Taddie, 2012). They also must pay less on food and healthcare due to a lack of extra funds to support other life needs, which means they are negatively impacted by a less well rounded diet and less medical attention when needed. Having to make tough decisions regarding what an individual can afford or not afford leads to further separations and disparities between the classes. Social capital is also not even across neighborhoods (Curley, 2010), meaning those living in lower income areas due to more affordable rents are not seeing the same resources as those within higher cost neighborhoods which has a negative effect on increasing individual's social capital.

I also discovered living with a partner increases one's social capital, and while conducting research I found partners play a vital role in financial and emotional support within families. While living in a single parent home, children are more likely to be living below the poverty line, especially children of never-married mothers (Bianchi, 1994). When a mother has the father of her child or a father figure for her child in the home she experiences higher relationship quality which gives her increased support (McClain & Brown, 2017). As my research showed living with a partner leads to higher levels of social capital for those experiencing housing hardships, since having another adult in the home creates more opportunities for social capital and different social networks.

Within my research I found receiving public benefits decreases individual's social capital due to the difficulty in qualifying for benefits and the decreases in funding that have occurred. This fits into the current literature in finding that women would rather utilize their own personal networks when in need of resources to survive before utilizing programs and private agencies (Hefflin, London, & Scott, 2011). (Hefflin, London, & Scott, 2011). I did find it interesting those

who are facing disadvantage would rather utilize their own personal social networks prior to using agencies or private charities, as those are the lowest preferred methods for support. Women were to apply and use section 8 housing or housing vouchers only to keep them out of the worst possible housing situations which shows the government programs are difficult to obtain and not desirable, only when in desperate need.

Income was found to increase individual's social capital which directly correlates to the fact that making more money means there is more money to be spent on other necessities such as food, healthcare, and other needs as opposed to spending a majority of one's income on rent alone. With a higher income comes less chance of eviction and the possibility to lose one's home all together. If someone has a higher income they have a potential to also be living in a better area where there is a larger plethora of resources available for use.

Lack of a high school diploma, low income, and receiving public benefits are all issues faced by those who make the least money in America and who need the most assistance. It is no surprise those who are facing housing hardship and are spending more than half of their income (Desmond, 2015) on housing cannot afford the rest of what they need to survive so they often times must rely on their social circle of public benefits for assistance. Many of those who are struggling do not have other options other than to apply for government support in times of desperate need.

Of the 426 mothers in the study who were experiencing some type of housing hardship, which made up 36.22% of the women in the study, less than 1% of them were living in section 8 housing or on a government subsidy. Within my research I found the Department of Housing and Urban Development, which once had the second highest budget within the government, now has

nowhere near the capacity it used to have (Desmond & Kimbro, 2015) to support those experiencing housing troubles.

Those living with a partner also had higher levels of social capital due to their involvement with another person and their social networks. I found within my research when a mother is living with another adult in the home whether it is the child's father or another partner, they are more likely to have better outcomes and more help when needed. Living in a two parent home leads to many more successes and ways for mothers and children to succeed. Having another adult around helps with income, child care, and less rent to pay on one's own. Even when a two parent household is experiencing housing hardship they are still better off than those who only have one parent in the home.

My findings have expanded the current literature related to social capital and those experiencing housing hardship. I have learned social capital is vital to the success for those who are struggling with resources and housing, of the 36.22% in my study who were experiencing housing hardship 23.71% of those were able to move in with family or friends. That was the largest section for those who utilized their resources when experiencing housing hardship which further proves how vital social capital is to those who need extra assistance. I believe this study has moved the field forward in researching what different variables impact social capital on those in vulnerable populations. There is a lot of research that already exists related to social capital and housing hardship as separate items but not much with what the correlates of social capital are among those experiencing housing hardship (Greenbaum, Hathaway, Rodriguez, Spalding, & Ward, 2008). The next step in research is to expand the variables I already tested and compare them to each other. For example, being able to get more complete data in order to compare the differences of the levels of social capital for mothers who are Black and living with a partner

versus mothers who are White and living alone. Also, understanding the differences in the levels of social capital for white individuals with less than a high school diploma compared to black individuals with a high school diploma or higher. Taking the research to the next level and making it more specific in comparison will give researchers a better idea on how the systems intertwine and related differently for a multitude of subgroups in America. By having more detailed knowledge on levels of social capital in relation to the intersectionality between subgroups in the country, resources would be able to be better tailored to individual's specific needs. Also ways to improve social capital for some groups would be able to be examined. Many groups utilize social capital in different ways, so being able to understand how each group utilizes it will be able to create more focused definitions of social capital in relation to certain populations.

These findings intertwine with the ecological perspective which fits into the social work domain as “problems in the level of fit between person and environment that result from circular causal exchanges between person and environment” (Wakefield, p. 477, 1996) This research has showed the basics between how different factors in individual's lives, such as their social capital levels, can assist them or not assist them when they are struggling. The ecological perspective focuses on the level of fit for a person in environment based on their needs, capacities, aspirations, and environmental resources that are available (Wakefield, 1996). The ecological environment, as noted by Bronfenbrenner, extends even beyond immediate situations directly affecting the individual and connects the connections an individual is having with peers in the present (Bronfenbrenner, 1979). This relates to those who are living on a higher income are included in many additional systems within their communities and their peers than those who are living around or below the poverty line. Those systems most likely include better neighborhood

resources, more family and friends with increased resources and more money to be able to purchase more necessities or pay for housing. Being able to break down the variables I studied into different, more specific categories would give systems theory an even bigger and more vital role in this research because systems differ across the board for everyone. Seeing the different systems in which individuals operate in with race, gender, and educational attainment would only build the case for needing more assistance for those who are struggling with their housing. Housing is a system on its own, by focusing more research around the subject and making it more prevalent among science there could be some new and useful findings that could impact how the government deals with housing as well as how those who do not experience housing hardship understand the extra difficulties housing instability can bring to families.

Limitations

I relied on secondary data for this study. The data were from the year 2002, which meant that the data were older than I would have hoped. This is important because the environment is always changing in the United States and the problems individuals were facing at the time of year 3 data collection may be different than the problems mothers are facing in the United States in 2018. This study was also cross-sectional meaning data was collected on a population at one point in time, thus inhibiting my ability to make causal statements because of the lack temporal ordering. Additionally, because the data included individual self-report, it is possible that some participants did not accurately or correctly answer all questions if they were not aware of the answer or they did not wish to disclose their answers. I was also not able to meet with the participants of the questionnaire myself so if some questions were extremely important or impactful for them, I was not aware of it. I believe collecting qualitative data is just as important

as quantitative data in order to better understand participant's life experiences, which is missing from this study.

During data collection for the Fragile Families and Child Wellbeing study, not all nonmarital births were accounted for within the cities that were chosen to participate in this study. All hospitals were selected when they had at least 10% of nonmarital births. The study did not include parents who were not able to speak either English or Spanish well enough to complete the questionnaire. Hospitals also prohibited interviewing parents under the age of 18, which could have lost data for unmarried births. Lastly, since mothers had to self report their own behaviors such as alcohol and drug use, their answered may have been skewed or underreported to create a better reflection of themselves (Fragile Families and Child Wellbeing Study, 2014).

Implications

After conducting my research, it was found that the levels of social capital for those who are experiencing housing hardship are lower than the levels for those who are not experiencing housing hardship. This implies that those who are struggling with housing have less resources to rely on than those who are not experiencing housing problems. This means there should be more resources and opportunities for those who are experiencing housing hardship to be able to connect with to give them a better chance at succeeding. Those who are experiencing housing hardship should be able to get on a more equal playing field with those who are not experiencing housing hardship when they do not have as much support from their social circles. Further research should be done on what relationships and variables are lesser for those who are experiencing housing hardship. I want to know what opportunities could be available to give those individuals more support in the future. Within this study it was discovered that receiving

public benefits also lowers individual's social capital. This implies the public benefits system is only set up to support those with the highest levels of need. I want to know if there could be a way for the system to support more families and individuals and lead them to raising their levels of social capital.

It was also found that living with a partner increases one's social capital. This implies that cohabitation or being married puts families in place for a higher level of success. Having more friends, family, and resources only supports a family while trying to succeed. This research proves that having a partner can be a positive in people's lives, so having a partner is a crucial factor for many. Income also increases individual's social capital meaning the higher paying job someone has the more resources and supports that are available to them. Being able to provide more well-paying jobs in the United States would make a huge difference in many people's lives, and that could lead to less housing hardship.

The findings in this study have implications for future research regarding the effectiveness and the scope of welfare programs in the United States. Due to so many decreases in funding and the lack of affordable housing in cities across the country (Desmond, 2015), the The United States Department of Housing and Urban Development must find new ways to support those who are struggling with hardship. Along with changes needed within The United States Department of Housing and Urban Development, the public benefits system within the United States also needs modifications and changes to it in order to better support individuals for long term success not only short term benefits. The current welfare system has not been updated in decades. The programs are out of date have such strict regulations they are difficult to maintain benefits for very long. When an individual or family has benefits and then loses them

on a whim, they are in no better state to raise themselves out of their problems than they were before.

This research also needs to help to bridge the gap on how individuals understand and utilize the social capital they have. Of the individuals who were experiencing housing hardship, of the total amount of social capital they could have, they had about 52%, compared to their peers who were not experiencing housing hardship and had about 68%. By increasing research regarding different variables and comparing them, the understanding of social capital and what factors such as race, educational attainment, income, availability of resources, along with friends and family, put some ahead will help those to learn how to better utilize, or add to, their resources in the future. People may be influenced to grow their social circles or reach out to different supports they may not have been connected with before, giving them greater opportunities for success. By empowering individuals with knowledge, there could be a larger understanding of social capital and why it is helpful for many in the future.

Chapter 6: Conclusion

As this study was the first of its kind in evaluating the rate of social capital among those experiencing housing hardship and what factors are associated with social capital among this group, it offers new information and new routes to take in future research. Overall within the study, 36.22% of those surveyed experienced at least one housing hardship. This includes not paying rent, getting evicted, moving in with friends, or living in an abandoned building or car. Out of the 426 women who were experiencing housing hardship that were interviewed, 23.71% moved in with friends, 10.79% did not pay rent, 1.2% got evicted from their homes, and 9.69% lived in abandoned buildings or cars. The study explored the levels of social capital for those experiencing housing hardship and those not experiencing housing hardship and how different independent variables including living with a partner, receiving public benefits, race, having less than a high school diploma, having a high school diploma or more, having mental health problems, having alcohol or drug problems, and income effect that. Through a linear regression I found that living with a partner, receiving public benefits, having less than a high school diploma, and income were the only significant variables that were tested. I found that living with a partner and income increase one's social capital while having less than a high school diploma and receiving public benefits decrease one's social capital.

Another finding from this research is that while examining those who are already disadvantaged, race is not an extra factor that plays against those individuals. When an individual is on a lower level regarding income, resources, neighborhood, and supports their race does not play an extra role in their level of disadvantage. When being paid a lower income and living in a lower income neighborhood with neighbors and peers who are also struggling to make ends meet, the group, no matter their race, is lacking in the ability to succeed financially and find

opportunities that would be able to bring them out of disadvantage. Often society places a large emphasis on race and how it negatively impacts those who are disadvantaged. By concluding race does not play a role when an individual is disadvantaged how does race play a role in housing hardship or differing levels of social capital.

If future studies build upon the base of this research, it is hoped that they would further delve into social capital and the positive effects it can have on those experiencing not only housing hardship but other hardships as well. Social capital is vital to any individual's success whether they are aware that they are utilizing it or not. Making the concept of social capital more prevalent will also empower those who are struggling to understand and be able to utilize the resources that are readily available for them. It is also hoped that housing hardship and the detrimental effects it can have on individuals and their children are also more closely examined. The impacts of unstable housing and eviction and the way they follow individuals throughout their lives are why housing is important to focus on and study. By working to end the affordable housing crisis in the United States, many individuals would be in better places both financially and mentally in order to help them to succeed.

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